

## REMARKS

Claims 1-23, 26-44, and 46-49 were presented for examination and were rejected.

Applicants hereby seek to amend claims 1 and 35. Support for both amendments is found in the application as originally filed. Reconsideration of this application as amended, and allowance of all claims remaining herein, claims 1-23, 26-44, and 46-49 as amended, are hereby respectfully requested.

The offered amendments simply address a matter of form and adopt the Examiner's suggestion as contained in his final Office Action. Furthermore, the amendments place the case in condition for allowance. Therefore, the Examiner is obligated to enter these amendments, pursuant to 37 C.F.R. §1.116; MPEP 714.12, 714.13.

In his fourth paragraph, the Examiner rejected claims 1-49 (sic) under 35 U.S.C. §112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter that Applicants regard as their invention. Claims 24, 25, and 45 have previously been canceled, as the Examiner correctly pointed out in his third paragraph. Therefore, it is assumed that the Examiner meant to reject claims 1-23, 26-44, and 46-49, rather than claims 1-49.

Applicants hereby seek to amend claims 1 and 35, solely to incorporate the language suggested by the Examiner, i.e., by adding the words "from said plurality of payment instruments identified by said customer" after the words "customer information describing at least two payment instruments" in each of claims 1 and 35.

Claims 1 and 35, the only two independent claims in the set of rejected claims, now particularly point out and distinctly claim the subject matter that Applicants regard as their invention. Therefore, the Examiner is requested to withdraw his rejection of claims 1-23, 26-44, and 46-49; and to allow these claims as amended.

Applicants believe that this application is now in condition for allowance of all claims remaining herein, claims 1-23, 26-44, and 46-49 as amended, and therefore an early Notice of Allowance is respectfully requested. If the Examiner disagrees or believes that, for any other

reason, direct contact with Applicants' attorney would help advance the prosecution of this case to finality, he is invited to telephone the undersigned at the number given below.

Respectfully submitted,

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